

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

In re:

Gustavo Giles-Flores

Debtor(s)

Case No. 16-34941-H1

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

David G. Peake, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/03/2016.
- 2) The plan was confirmed on 12/15/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/04/2019, 12/06/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/11/2018, 09/03/2019, 06/04/2020, 11/03/2020, 09/29/2021, 12/06/2022.
- 5) The case was completed on 10/17/2023.
- 6) Number of months from filing or conversion to last payment: 84.
- 7) Number of months case was pending: 88.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,971.29.
- 10) Amount of unsecured claims discharged without full payment: \$11,312.29.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$77,449.00
Less amount refunded to debtor	\$4,409.50

**NET RECEIPTS:** **\$73,039.50**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$6,093.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,918.36
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$10,011.36**

Attorney fees paid and disclosed by debtor: \$357.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA N A	Unsecured	1,588.00	NA	NA	0.00	0.00
BRAEBURN PLAZA INC	Secured	NA	9,852.17	9,852.17	9,852.17	356.94
CAPITAL ONE	Unsecured	501.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	356.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC	Unsecured	1,054.00	1,118.16	1,118.16	240.18	0.00
CHASE	Unsecured	1,469.00	NA	NA	0.00	0.00
CITIBANK//THE HOME DEPOT	Unsecured	695.00	NA	NA	0.00	0.00
HARRIS COUNTY ET AL	Secured	2,338.71	4,147.29	4,147.29	4,147.29	1,220.05
INTERNAL REVENUE SERVICE***	Priority	2,000.00	3,856.58	3,856.58	3,856.58	0.00
INTERNAL REVENUE SERVICE***	Unsecured	NA	267.39	267.39	57.43	0.00
JOHN & MARY KUNTARA	Unsecured	NA	0.00	4,993.01	1,072.49	0.00
JOHN & MARY KUNTARA	Secured	37,500.00	42,493.01	37,500.00	37,500.00	4,261.36
RESERVE AD VALOREM	Secured	NA	2,075.50	2,075.50	0.00	0.00
RESERVE HOA FEES	Secured	NA	2,040.00	2,040.00	0.00	0.00
SANTANDER CONSUMER USA INC	Unsecured	NA	2,158.48	2,158.48	463.65	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$55,614.96	\$51,499.46	\$5,838.35
<b>TOTAL SECURED:</b>	<b>\$55,614.96</b>	<b>\$51,499.46</b>	<b>\$5,838.35</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,856.58	\$3,856.58	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$3,856.58</b>	<b>\$3,856.58</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$8,537.04</b>	<b>\$1,833.75</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$10,011.36</u>	
Disbursements to Creditors	<u>\$63,028.14</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$73,039.50</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/31/2024

By: /s/ David G. Peake

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**CERTIFICATE OF SERVICE**

This is to certify that a true and correct copy of the foregoing Trustee's Final Report has been served electronically on all parties requesting electronic notice and has been served on the listed parties (if listed) by mailing a copy of same to the address listed below via first class mail January 31, 2024.

/s/ David G. Peake

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David G. Peake  
Chapter 13 Trustee

Gustavo Giles-Flores  
8824 Bissonnet Street  
Houston, TX 77074

VASQUEZ LAW GROUP PLLC  
REGINA MARIE VASQUEZ  
2040 NORTH LOOP W, SUITE 330  
HOUSTON, TX 77018

OFFICE OF THE US TRUSTEE  
515 RUSK AVE.  
STE 3516  
HOUSTON, TX 77002